

HUD IN NORTHWEST KENTUCKY

The United State Department of Housing and Urban Development (HUD) partners with

many federal, state, and local agencies to improve the quality of life for the citizens of Northwest Kentucky by promoting fair housing, affordable housing, job opportunities, and community development.

Northwest Kentucky includes the following state Area Development Districts (ADD) and their respective counties:

Green River ADD	Lincoln Trail ADD
Daviess	Breckenridge
Hancock	Grayson
Henderson	Hardin
McClean	Larue
Ohio	Marion
Union	Meade
Webster	Nelson
	Washington

WE ARE AVAILABLE TO ASSIST YOU.

HUD has a staff of Community Builders and Public Trust Officers who can answer your questions and assist you with any of HUD’s programs. You may call, e-mail, or visit our office for help. Contact us any time during normal business hours, Monday through Friday, 8:00 a.m. to 4:45 p.m. Eastern Time. Our office is closed for all Federal holidays.

FAIR HOUSING – It’s Your Right!

The Fair Housing Act prohibits discrimination in the sale, lease, or rental of housing because of race or color, national origin, religion, sex, disability, and familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18).

If your rights have been violated or if you would like more information about fair housing, please contact our office or call HUD’s Atlanta Fair Housing Hub at 800-440-8091.

HOUSING COUNSELING

HUD-approved Housing Counseling Agencies provide services to renters, home buyers, and homeowners. Counselors are familiar with local resources and programs and can help you to make informed housing decisions. To locate the HUD-approved Housing Counseling Agency nearest you, please call 800-569-4287. You may also contact Kentucky Housing Corporation for information on counseling at 800-633-8896.

HOMEOWNERSHIP

HUD, through the Federal Housing Administration (FHA) insures homeowner mortgages. FHA doesn't actually make loans; instead, it will guarantee a mortgage you get from an approved lender, up to the maximum mortgage limit for your area. This guarantee ensures that if the loan goes into default, the lender will get its money.

You may qualify to get an FHA-insured loan for as little as 3% down. Talk to an FHA-approved lender or contact a HUD-approved Housing Counseling Agency to see if an FHA loan might be right for you.

In addition, HUD’s HOME grants are provided to the state and local communities throughout Kentucky. The funds may be used to provide assistance to homebuyers (e.g., downpayment, closing costs, grants, etc.) who meet income requirements. Please see the COMMUNITY DEVELOPMENT section for information on communities that receive HOME funds.

Kentucky Housing Corporation (KHC), the state finance agency in Kentucky, offers various affordable housing programs for very low-, low-, and moderate-income homebuyers. Programs include below-market interest rate financing, downpayment assistance, and housing counseling. For more information, you may contact KHC’s main office at 800-633-8896

HUD HOMES FOR SALE

Since March of 1999, the Management and Marketing (M&M) of homes obtained through foreclosure of FHA-insured mortgages was turned

over to various companies throughout the country. HUD’s M&M contractor for Kentucky is Golden Feather Realty Services. You can reach them, in Indianapolis, office at 317-469-0711.

For more information about buying a HUD Home In Kentucky, contact any real estate broker and inquire if he or she is certified to sell HUD Homes. If so, that broker can show you the home and will assist you in making an offer.

If you are interested in becoming a HUD Certified Broker, call Golden Feather or visit their website at www.goldenfeather.com.

REPAIRING/IMPROVING YOUR HOME

HUD has several programs to help homeowners with home repairs and rehabilitation. If you are purchasing a home (1-4 units or condominium) needing repairs or improvements, or if you would like to refinance your mortgage and include the cost of repairs or improvements, then HUD/FHA’s 203(k) Rehabilitation Mortgage might be right for you. Contact our office for more information

HUD also has Title I Home Improvement Loan Insurance that may be used to finance improvements to protect or improve a property including manufactured homes, single-family and multifamily homes, nonresidential structures, and historic buildings.

HUD’s HOME and/or CDBG grants may also be available in your area for rehabilitation. See the COMMUNITY DEVELOPMENT section for more information.

In addition, if you are a homeowner at least 62 years old owing nothing or very little on your home, you may be eligible for HUD/FHA’s Home Equity Conversion Mortgage (HECM).

The HECM is a reverse mortgage that allows you to use the equity in your home to access money through a line of credit, a lump sum loan, or through monthly payments to supplement your income.

HOMELESS ASSISTANCE

Help is available for persons who are homeless or are in danger of becoming homeless. HUD and other agencies fund programs to help the homeless. These programs, managed by local organizations known as Homeless Assistance Agencies, provide a range of services such as shelter, food, counseling, and jobs skills programs. To find the nearest Homeless Assistance Agency, contact the HUD Kentucky State Office or call the HUD’s Homeless Assistance Hotline at 800-483-1010.

Homeless Assistance resources in Northwest Kentucky include:

- Breckenridge County:
 - Breckenridge Cty. Comm. Action - 270-756-6813
- Daviess County:
 - Boulware Center - 270-683-8267
 - Centro Latino - 270-764-1484
 - Daniel Pitino Shelter - 270-688-9000
 - Methodist Home, 270-684-7673
 - O.A.S.I.S. - 270-685-0260

- Grayson County:
 - Grayson Cty. Community Action - 270-259-3500
 - Grayson Cty. Ministerial Assoc. - 270-259-3028
- Hardin County:
 - Glen Dale Incorporated - 270-369-7380
 - Lincoln Trail Domestic Violence Program - 270-765-4057
 - Hardin Cty. Community Action - 270-737-3736
 - North Hardin Hope, Inc. - 270-351-4673

- Henderson County:
 - Harbor House - 270-827-5010
 - O.A.S.I.S., Henderson Outreach - 270-826-6212
 - Salvation Army - 270-826-4472

- Larue County:
 - Larue Cty. Community Action - 270-358-3937
- Marion County:
 - The Caring Place - 270-692-9300
 - Central KY Community Action - 270-692-6411
 - Marion Cty. Comm. Services Ctr. - 270-692-4748

- Union County:
 - O.A.S.I.S., Union Cty. Outreach - 270-389-9906
- Webster County:
 - Crisis Information Center - 800-221-0446
 - Providence Ministerial Assoc. - 270-667-2212
 - O.A.S.I.S., Webster Cty. Outreach - 270-639-0010

Statewide: Homeless and Housing Coalition

RENTAL ASSISTANCE

HUD provides four major kinds of rental housing assistance to the elderly, persons with disabilities, and to families. To be eligible for most programs, your income must be at or below the **maximum** established for your area.

Public housing is housing for low-income households operated by a local Public Housing Authority (PHA). Rents are generally based on the household's adjusted income. If you wish to apply for public housing, visit or call your local PHA (telephone listings are shown as Housing Authority of City/County) or contact our office for more information.

"Tenant-based" Section 8 (Housing Choice Voucher Program) is a rental assistance program administered through either a local PHA or by an agency of the city, county or state. A household with a voucher locates and rents a privately owned property that meets HUD's program requirements. The household's portion of the rent is generally 30% of adjusted income. If you are interested in applying for a voucher, or if you are interested in renting your property to someone with a voucher, please contact your **local PHA/Housing Administrator** or the HUD Kentucky State office.

"Site-based" Section 8 refers to privately owned, most often multifamily, housing. In site-based Section 8, subsidies are provided directly to the property owner who then applies them to the rents charged to low-income tenants. To find out if there are vacancies or to apply, you must call or visit the management office for the specific housing development. For a listing of privately owned subsidized housing in Kentucky, please contact HUD's Kentucky State Office.

Supportive Housing for the Elderly (Section 202) and for Persons with Disabilities (Section 811) - HUD's Capital Advance Grants Program and/or Project Rental Assistance Contracts (PRACs) create opportunities for nonprofit organizations and agencies to increase the supply of affordable housing for the

elderly (persons at least 62 years old) and for persons with disabilities (individuals at least age 18 and who have a physical, mental or emotional impairment, developmental disability or chronic mental illness). To qualify, income must be within the area's very low income limits, and rents are generally based upon 30% of the resident's adjusted income. Contact our office for a listing of supportive housing in your area.

In addition, **Kentucky Housing Corporation (KHC)** offers loans for security and/or utility deposits and can be reached at **800-633-8896**. **The Kentucky Association for Community Action** may also offer rental assistance. For more information, please call **800-456-3452**.

COMMUNITY DEVELOPMENT

HUD provides funds to both local communities and to the State of Kentucky. HUD's **Community Development Block Grant (CDBG) funds** help communities with economic development, job opportunities, and housing rehabilitation. CDBG **entitlement communities** in Northwest Kentucky are Henderson and Owensboro. For more information, contact the Community Development departments in Henderson at 270-831-1206 or Owensboro at 270-687-8656.

If your local community does not receive **CDBG funds** directly from HUD, then it may receive funding from the state through the **Department for Local Government (DLG)**. For more information on funding provided to communities by **DLG**, you may contact them, in Frankfort, at **800-346-5606**.

HUD's **HOME Investment Partnership Act block grants** develop and support affordable housing for low-income residents. Owensboro is the sole participating jurisdiction in Northwest Kentucky that receives HOME funds directly from HUD. However, your community may be eligible to receive funding through **KHC**. For more information you may contact KHC at **800-633-8896**.

JOBS & ECONOMIC DEVELOPMENT

HUD supports jobs and economic opportunities in Kentucky in many ways. In addition to the **CDBG**, HUD also provides other means for communities to increase capital available to entrepreneurs and small businesses. One is the **Section 108 Loan Guarantee** which is available to **entitlement communities** and is secured by their CDBG funding. To help reduce the risk associated with the Section 108 loan, communities may also apply for a grant under the **Economic Development Initiative (EDI)**. Some uses of this grant include reducing project costs, providing additional security and/or reducing interest rates for Section 108 loans.

An important program overseen by HUD and the U.S. Department of Agriculture is the **Empowerment Zones/Enterprise Communities (EZ/EC)** program. This program offers incentives for creating jobs and economic development in selected urban and rural communities. There are currently no EZ/EC's located in Northwest Kentucky.

In addition, various Public Housing Authorities participate in HUD's **Family Self Sufficiency initiatives**. If you live in Public Housing, contact your Housing Authority for more information.

HUD also promotes computer learning centers known as **Neighborhood Networks** in privately owned housing that is subsidized by HUD. For more information, please contact our office.

DO YOU HAVE ACCESS TO THE INTERNET? If so, you can learn more about HUD's programs and what HUD is doing in Kentucky by visiting our website at:

www.hud.gov/local/lou

**Last revised: January 17,
2001**

HUD IN KENTUCKY: NORTHWEST



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TDD: 800-648-6056 (for the hearing-impaired)
Internet: www.hud.gov/local/lou

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- FAIR HOUSING
 - HOUSING COUNSELING
 - HOMEOWNERSHIP
 - HUD HOMES FOR SALE
 - HOME REHABILITATION
 - HOMELESS ASSISTANCE
 - RENTAL ASSISTANCE
 - HOUSING FOR THE ELDERLY and DISABLED
 - COMMUNITY DEVELOPMENT
 - JOBS AND ECONOMIC DEVELOPMENT
 - and so much more!

